

COMMITTEE ON LEGISLATIVE RESEARCH
OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 3762-01
Bill No.: Perfected HB 1473
Subject: Health Care; Health Care Professionals; Insurance - Medical; Medical Procedures and Personnel
Type: Original
Date: March 14, 2002

FISCAL SUMMARY

ESTIMATED NET EFFECT ON STATE FUNDS			
FUND AFFECTED	FY 2003	FY 2004	FY 2005
Total Estimated Net Effect on <u>All</u> State Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON FEDERAL FUNDS			
FUND AFFECTED	FY 2003	FY 2004	FY 2005
Total Estimated Net Effect on <u>All</u> Federal Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON LOCAL FUNDS			
FUND AFFECTED	FY 2003	FY 2004	FY 2005
Local Government	\$0	\$0	\$0

Numbers within parentheses: () indicate costs or losses.

This fiscal note contains 3 pages.

FISCAL ANALYSIS

ASSUMPTION

Officials from the **Department of Public Safety - Missouri State Highway Patrol**, the **Missouri Consolidated Health Care Plan**, the **Department of Social Services**, and the **Department of Conservation** assume this proposal would not fiscally impact their agencies.

Officials from the **Department of Insurance (INS)** state some insurance companies or HMOs may use application or enrollment forms which are filed with the INS to extend the waiver, but the fiscal impact to the INS is anticipated to be minimal.

Officials from the **Department of Transportation (DHT)** assume this legislation would permit enrollees to waive the right to receive documents from a health insurer as long as the documents are accessible electronically through the insurer's Internet site. The enrollee may revoke their waiver at any time by notifying the health insurer by phone or in writing. DHT assumes this could possibly be a cost savings to the Medical Plan if materials were not mailed out to members, but also the cost to maintain a website with the information and maintaining a listing of enrollees who want to receive documents may offset any savings that the Medical Plan would realize. Overall, DHT assumes this legislation would probably have no fiscal impact on DHT or the Highway & Patrol Medical Plan.

<u>FISCAL IMPACT - State Government</u>	FY 2003 (10 Mo.)	FY 2004	FY 2005
	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
<u>FISCAL IMPACT - Local Government</u>	FY 2003 (10 Mo.)	FY 2004	FY 2005
	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>

FISCAL IMPACT - Small Business

No direct fiscal impact to small businesses would be expected as a result of this proposal.

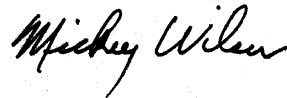
DESCRIPTION

This proposal allows enrollees to waive their right to receive printed documents from their health insurer and to receive all documents in electronic form via the Internet.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

SOURCES OF INFORMATION

Department of Transportation
Department of Social Services
Missouri Consolidated Health Care Plan
Department of Insurance
Missouri Department of Conservation
Department of Public Safety -
Missouri State Highway Patrol



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Acting Director
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